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## Application for Insurance

All Risks Insurance Protection for your Household Goods, Personal Effects and

Automobiles Moving by Land, Sea or Air

**Administered by:**

**Overvliet Assurantiemakelaars B.V.**

**Twentestraat 88**

**3083 DB Rotterdam**

**The Netherlands**



In addition to standard household goods & personal effects insurance coverage, there is **NO DEDUCTIBLE.**

**HARMONY RELOCATION NETWORK INSURANCE PROGRAMME:**

Harmony Relocation Network is a globally operating multinational company, specialising in removals and expatriate relocation services. The company is operational in virtually all major cities around the world. Each Harmony Relocation Network company conforms to high standards of professional competence and a customer-oriented approach; this is expressed in all aspects of their service. Nothing is left to chance in delivering your house contents safely to your new home, anywhere in the world. Nevertheless, accidents can happen and it is important for you to be well insured against the risks involved with moving.

**THIS COMPREHENSIVE HARMONY RELOCATION NETWORK INSURANCE PROGRAMME IS SPECIFICALLY DESIGNED FOR THE HARMONY RELOCATION NETWORK CUSTOMER AND INCLUDES:**

* world-wide coverage;
* unique option to include house contents, and private cars and motor bike(s) on the same policy;
* valuation form to assist you to value your goods and help prevent under-insurance;
* cover for professional cleaning or removal of debris;
* storage in transit, which can be extended;
* rapid and correct settlement of all valid claims.

On these pages we give you a fuller explanation of our insurance programme.

**WHAT VALUE SHOULD I INSURE FOR?**

* You should insure your household and personal effects for their **full replacement value at destination**. N.B. the attached valuation form must be completed and signed by you or your nominated agent;
* If you are sending a private motor car/bike, then it should also be **insured for its new value at destination**;
* Accompanied luggage (optional extra) can be insured to a maximum of € 2,250 (or equivalent) per person, with a total maximum value of € 6,800 (or equivalent per family or group).

**OVER WHICH DISTANCE ARE MY BELONGINGS INSURED?**

* goods moved by Harmony Relocation Network company: residence to residence (i.e. door to door);
* car/motorbike: hand-over at origin to hand-over at destination;
* accompanied luggage: residence to residence (i.e. door to door).

**STORAGE IN TRANSIT:**

Goods stored while in transit, during the normal progress of the move, are covered by the insurance up to a period of 365 days. When goods are stored in transit upon your request – for example, when your new home is not ready, they are NOT automatically covered by this insurance. However, in this instance coverage can easily be extended, under the same conditions, at an additional premium provided your effects are held in a Harmony Relocation Network company’s facility or our nominated agents. Storage in residential premises, private garages etc. cannot be covered.

**WHAT ARE MY GOODS INSURED AGAINST?**

Your household and personal effects are insured against all risks of loss or damage irrespective of the nature of the loss or damage or the way in which the loss or damage occurred, subject to the provisions mentioned below.

**Please read these carefully**.

**GOODS MOVED BY HARMONY RELOCATION NETWORK:**

Subject to a few exceptions (see below):

* loss will be compensated for on the basis of “new for old” provided that all items have been insured for the full replacement value at destination;
* damage will be compensated for on the basis of reasonable repair costs, at the Insurers discretion, not to exceed the item’s replacement value, provided the item has been insured for the full replacement value at destination; the insurers will retain the right to settle damage where it is agreed that the repairs have not been able to return the item to its pre damage condition by offering a "loss of Appearance" contribution. This payment is subject to underwriter’s discretion and authority and shall not exceed 20% of the declared value of the item or replacement value of the item where no itemized inventory is available.
* in the case of loss and/ or damage to clothing, a reasonable amount will be deducted for normal wear and tear;
* damage to motor vehicles is compensated on the basis of a repair cost not exceeding the vehicle’s current value.

**THIS INSURANCE EXCLUDES CLAIMS IN RESPECT OF:**

* cash, jewellery, watches, stamps, securities or similar valuable articles. It is recommended to carry these items yourself. Please note that including any of these items in your household goods shipment will be at your own risk. Neither Harmony Relocation Network nor its agents can accept any responsibility;
* consequential loss of any kind or description;
* war risks on land, atomic nuclear reactions;
* delay, confiscation or detention by Customs Officials or other Authorities;
* external damage to suitcases, trunks, chests and valises, unless completely wrapped by Harmony Relocation Network;
* any loss and/or damage caused by/to perishable goods, acids, paints, aerosols, medicines, corrosive and offensive liquids of any description, included in the consignment;
* owner packed goods (as part of the move): claims for missing or damaged items are not included in this policy unless a valued list of the items to be insured is provided by you prior to the commencement of your move;
* any loss and/or damage caused by/to perishable goods, acids, paints, aerosols, medicines, corrosive and offensive liquids of any description, included in the consignment.

**OTHERS:**

* the cost relating to professional cleaning or removal of debris (e.g. after fire damage) to a maximum of € 38,000 (or equivalent) is included in the insurance cover.

**IMPORTANT:**

In the event of a claim, should it become obvious that the actual value of your consignment is higher than the value insured, then the full amount of your claim will not be recoverable and compensation will be based upon a ratio of insured value against actual value. It is therefore important to fill out the valuation form carefully to ensure that your belongings are fully insured for the correct replacement value at destination.

**FINALLY:**

The Harmony Relocation Network Insurance Programme is valid ONLY for moves handled by Harmony Relocation Network companies. It is not possible to use this policy for any moves carried out by yourself or third parties.

We will do our utmost to avoid any damage; however, should something go wrong, we guarantee that you will again experience having made the right decision in choosing Harmony Relocation Network. Damage, resulting from a move is annoying; therefore our insurance programme places great emphasis on a rapid and correct settlement of all valid claims.

**All claims have to be notified to the insurer within one month after delivery**.

**VERY IMPORTANT:**

In the unlikely event you need to file a claim against your insurance coverage then please note that the insurance company is no longer required to handle claims which are received later than 30 days after delivery or later than 30 days after the scheduled delivery (in the event of loss). Please see paragraph 8 of the attached Terms & Conditions for a fuller explanation.

**HOW TO INSURE WITH HARMONY RELOCATION NETWORK:**

Simply complete and sign the enclosed Application & Valuation form remembering to declare the full replacement cost at destination. Return this form to your moving agent who will then arrange coverage in time for your move. Your original certificate will be sent to you by your moving agent.

**HOW DO I ARRANGE COVERAGE THROUGH THIS POLICY?**

 **Option-A. Replacement Cost – Complete Valued Inventory Basis:**

You will be required to complete the Insurance Application & Valuation form. The basis of valuation for this policy is replacement cost at destination. You may need to make some enquiries to establish the comparable cost of living between your present location, and the location you will be moving to reflect any differences in replacement cost. Under-valuing your goods is likely to mean that your claim, should you need to make one, will be reduced accordingly. Should you feel the form is too restrictive, or if you would prefer to compile your own valued list, please feel free to do so. Whether you choose to complete the pre-printed form or compile your own listing, needless to say any item that is not declared and valued is NOT INSURED.

 **Option-B. Replacement Cost – Lump Sum Valuation Basis:**

You will be required to complete the Insurance Application & Valuation form. You may indicate a replacement figure on a LUMP SUM value basis. This must not be less than USD 2,750 (or equivalent) per cubic metre and any item valued in excess of USD 1,500 must also be listed on the valued inventory and is in addition to the USD 2,750 per cubic metre calculation.

**WHEN COMPLETING THE VALUATION FORM, PLEASE REMEMBER THE FOLLOWING:**

* **All items are to be declared for their replacement cost at destination**

In the event of a claim, under insurance will result in ‘the application of average’ which means, for example, if an item has been under insured by 50%, Insurers will only pay half of any repair charge. If repair charges exceed the insured value, Insurers liability will be limited to the insured value.

* **Any items not declared and valued are not insured**

Please make use of the blank spaces provided under each section. Please continue on a separate sheet of paper if necessary and tick the box at the bottom of the valuation form to confirm this.

* **Multiple items, same category**

Where you have declared items on a multiple basis, Insurers liability will be limited to the average value of each item. It is in your interest to list any item that may be of a higher value than others in the same category separately. For example, if you have 10 Chairs valued at €100 each you should write:

|  |  |  |
| --- | --- | --- |
| QTY | ARTICLE | VALUE |
| 10 | Chairs | € 1,000 |

However, if 2 of the chairs are worth for example €200 each, then you should list, and if possible identify them separately as follows:

|  |  |  |
| --- | --- | --- |
| QTY | ARTICLE | VALUE |
| 8 | Chairs (dining) | € 800 |
| 2 | Chairs (carver) | € 400 |

**PLEASE RETURN THE COMPLETED INSURANCE APPLICATION FORM TO**

**YOUR MOVING AGENT PRIOR TO YOUR SCHEDULED PACKING DATE**

**THANK YOU FOR CHOOSING HARMONY RELOCATION NETWORK**

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**HARMONY RELOCATION NETWORK INSURANCE APPLICATION & VALUATION FORM**

The undersigned hereby commissions Harmony Relocation Network to take out transport insurance as indicated below in connection with the move:

|  |  |
| --- | --- |
| **Insured Name:** | **Date Packed:** |
| **Moving from** (Origin Address)**:** |
| **To** (Destination Address)**:** |

**Your Two Insurance Declaration & Supplemental Insurance Options**

Please select either Option-A or Option-B by checking the boxes below and following the instructions:

**OPTION-A : Replacement Cost – Completed Valued Inventory Basis**

 **[ ]  I want to select itemized insurance coverage. (Please check ✓ the box)**

 **[ ]** Fill out the Insurance Valuation form listing EACH individual item to be insured. Item not listed is NOT insured.

 **[ ]** Sign below agreeing to the Terms and Conditions outlined in this document.

 Signature Date

**OPTION-B : REPLACEMENT COST – LUMP SUM VALUATION BASIS**

 **[ ]  Yes, I want to select lump sum insurance coverage. (Please check ✓the box)**

 **[ ]** Fill out the Insurance Valuation form listing ONLY each individual item valued above **USD 1,500 each.**

 **[ ]** Sign below agreeing to the Terms and Conditions outlined in this document.

 Signature Date

**SUPPLEMENTAL INSURANCE OPTION :**

**I want supplemental insurance coverage. (Please check ✓the box)**

 **[ ]** Yes, **Mould and Mildew** Coverage at an additional 0.35% (Please check ✓the box)

 **[ ]** Yes, **Mechanical Derangement** Coverage at an additional 0.35% (Please check ✓the box)

 **[ ]** Yes, **Pairs and Sets** Coverage at an additional 0.35% (Please check ✓the box)

 Signature Date

###### **HARMONY RELOCATION NETWORK REMOVAL INSURANCE VALUATION FORM**

Goods moved by Harmony Relocation Network. Excludes cash, jewellery, watches, stamps or similar valuable articles as these are excluded from the insurance coverage (please reference exclusions section in the Terms and Conditions of the policy). **100% of your shipment must be insured for replacement value at destination. You cannot selectively insure your goods.** It is in your own interest to provide as much detail as possible. You must clearly show the currency in which you are insuring the goods. **Your completed insurance application form MUST be sent to and received by your moving agent prior to your scheduled packing date.**

**I have declared the goods in**       **(Please state currency).**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| CODE | QTY | ARTICLE |  | CODE | QTY | ARTICLE |  | CODE | QTY | ARTICLE |
| A | 1. LIVING ROOM | VALUE | C | 3. FAMILY ROOM / STUDY | VALUE | G | 7. SILVERWARE | VALUE |
| A1 |       | Sofa |       | C1 |       | Chair |       | G1 |       |       |       |
| A2 |       | Chair |       | C2 |       | Curtains & Blinds |       | G2 |       |       |       |
| A3 |       | Lamp |       | C3 |       | Sofa |       | G3 |       |       |       |
| A4 |       | Table |       | C4 |       | Table |       | G4 |       |       |       |
| A5 |       | Rug & Carpet |       | C5 |       | Lamp |       | G5 |       |       |       |
| A6 |       | Bookcase / Wall Unit |       | C6 |       | Rug & Carpet |       |  |  |
| A7 |       | Curtains & Blinds |       | C7 |       | Desk |       |  | H | 8. WORKS OF ART | VALUE |
| A8 |       | Pictures & Paintings |       | C8 |       | Bookcase |       | H1 |       |       |       |
| A9 |       | Piano |       | C9 |       | Pictures & Painting |       | H2 |       |       |       |
| A10 |       | Musical Instruments |       | C10 |       |       |       | H3 |       |       |       |
| A11 |       | Television |       | C11 |       |       |       | H4 |       |       |       |
| A12 |            | Video Recorder |       | C12 |       |       |       | H5 |       |       |       |
| A13 |       | Radio |       | C13 |       |       |       |  |
| A14 |       | Hi-Fi System |       |  |  |  | I | 9. ANTIQUES | VALUE |
| A15 |       | Record Player |       |  | D | 4. KITCHEN | VALUE |  | I1 |       |       |       |
| A16 |       | CD Player |       | D1 |       | Table |       | I2 |       |            |       |
| A17 |       | Speakers |       | D2 |       | Chair |       | I3 |       |       |       |
| A18 |       | Clocks |       | D3 |       | Electrical Appliances |       | I4 |       |       |       |
| A19 |       |       |       | D4 |       | Linens |       | I5 |       |       |       |
| A20 |       |       |       | D5 |       | Utensils / Cutlery |       |  |
| A21 |       |       |       | D6 |       | Pots & Pans |       | J | 10. SPORTS EQUIPMENT | VALUE |
| A22 |       |       |       | D7 |       | Oven |       | J1 |       |       |       |
| A23 |       |       |       | D8 |       | Microwave Oven |       | J2 |       |       |       |
| A24 |       |       |       | D9 |       | Dishwasher |       | J3 |       |       |       |
| A25 |       |       |       | D10 |       | Refrigerator |       | J4 |       |       |       |
|  |  | D11 |       | Freezer |       | J5 |       |       |       |
| B | 2. DINING ROOM | VALUE |  | D12 |       | Washing Machine |       |  |  |
| B1 |       | Table(s) |       | D13 |       | Tumble Dryer |       |  | K | 11. LINEN / CLOTHING | VALUE |
| B2 |       | Chair(s) |       | D14 |       | Iron / Ironing Board |       | K1 |       | Bed Linen |       |
| B3 |       | China Cabinet |       | D15 |       | Liquor / Wine |       | K2 |       | Table Linen |       |
| B4 |       | Buffet / Sideboard |       | D16 |       |       |       | K3 |       | Blankets |       |
| B5 |       | Hostess Trolley |       | D17 |       |       |       | K4 |       | Coats / Jackets |       |
| B6 |       | Lamp |       | D18 |       |       |       | K5 |       | Suit |       |
| B7 |       | Rug & Carpet |       | D19 |       |       |       | K6 |       | Dresses |       |
| B8 |       | Curtains & Blinds |       | D20 |       |       |       | K7 |       | Trousers / Slacks |       |
| B9 |       | Mirrors |       | D21 |       |       |       | K8 |       | Sweater |       |
| B10 |       | Table Linens |       |  |  |  | K9 |       | Blouse |       |
| B11 |       | Pictures & Painting |       |  | E | 5. CHINAWARE | VALUE |  | K10 |       | Skirts |       |
| B12 |       | Writing Bureau / Desk |       | E1 |       |       |       | K11 |       | Shirts |       |
| B13 |       | Clocks |       | E2 |       |       |       | K12 |       | Sportswear |       |
| B14 |       |       |       | E3 |       |       |       | K13 |       | Nightwear |       |
| B15 |       |       |       | E4 |       |       |       | K14 |       | Ties / Scarves |       |
| B16 |       |       |       | E5 |       |       |       | K15 |       | Footwear |       |
| B17 |       |       |       |  |  |  | K16 |       | Hosiery / Socks |       |
| B18 |       |       |       |  | F | 6. CRYSTAL / GLASSWARE | VALUE |  | K17 |       | Underwear |       |
| B19 |       |       |       | F1 |       |       |       | K18 |       |       |       |
| B20 |       |       |       | F2 |       |       |       | K19 |       |       |       |
| B21 |       |       |       | F3 |       |       |       | K20 |       |       |       |
| B22 |       |       |       | F4 |       |       |       | K21 |       |       |       |
| B23 |       |       |       | F5 |       |       |       | K22 |       |       |       |
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| CODE | QTY | ARTICLE |  | CODE | QTY | ARTICLE |  | **18. AUTOMOBILE** |
| L | 12. BEDROOM (MAIN) | VALUE | P | 15. BASEMENT & GAMES | VALUE |
| L1 |       | Bed |       | P1 |       | Work Bench |       | Make / Year:       |
| L2 |       | Chair |       | P2 |       | Tool Box |       |
| L3 |       | Bedside Table |       | P3 |       | Hand Tools |       | Model:       |
| L4 |       | Dressing Table |       | P4 |       | Power Tools |       |
| L5 |       | Chest of Drawers |       | P5 |       | Lawn Mover |       | Chassis Number:       |
| L6 |       | Mirror |       | P6 |       | Garden Tools |       |
| L7 |       | Rug & Carpet |       | P7 |       | Plant Holders |       | Insured Value:       |
| L8 |       | Lamp |       | P8 |       | Furniture (Patio) |       |
| L9 |       | Curtain & Blinds |       | P9 |       | Luggage / Trunks |       | Non factory installed auto accessories must be separately listed and valued |
| L10 |       | Bookcase |       | P10 |       | BBQ |       | **ITEM** | **VALUE** |
| L11 |       | Wardrobe |       | P11 |       | Bicycles |       |       |       |
| L12 |       |       |       | P12 |       |       |       |
| L13 |       |       |       | P13 |       |       |       |       |       |
| L14 |       |       |       | P14 |       |       |       |
| L15 |       |       |       | P15 |       |       |       |       |       |
|  |  |  |
| M | 13. BEDROOM | VALUE |  | Q | 16. MICELLANEOUS | VALUE |  |
| M1 |       | Bed |       | Q1 |       | Typewriter |       |
| M2 |       | Chair |       | Q2 |       | Clock |       | **Option-A****Completed Valued Inventory Basis****Insured Value** |
| M3 |       | Bedside Table |       | Q3 |       | Telephone / Fax |       |
| M4 |       | Dressing Table |       | Q4 |       | Computer |       |
| M5 |       | Chest of Drawers |       | Q5 |       | Computer Printer |       | **ITEM** | **VALUE** |
| M6 |       | Mirror |       | Q6 |       | Computer Supplies |       | **Household Goods** |       |
| M7 |       | Rug & Carpet |       | Q7 |       | Video Camera |       |
| M8 |       | Lamp |       | Q8 |       | Cameras / Len |       | **Automobile** |       |
| M9 |       | Curtains & Blinds |       | Q9 |       | Camera Equipment |       |
| M10 |       | Bookcase |       | Q10 |       | Projectors |       | **Moving Costs** |       |
| M11 |       | Wardrobe |       | Q11 |       | Records |       |
| M12 |       |       |       | Q12 |       | Tape |       | **GRAND TOTAL** |       |
| M13 |       |       |       | Q13 |       | DVD / CDs |       |
| M14 |       |       |       | Q14 |       | Video Tapes |       |  |  |
| M15 |       |       |       | Q15 |       | Sewing Machine |       |  | **Option-B****Lump Sum Valuation Basis****Insured Value** |
|  |  | Q16 |       | Fireplace Equipment |       |
| N | 14. BATHROOM | VALUE |  | Q17 |       | Pictures & Paintings |       |
| N1 |       | Toiletries |       | Q18 |       | Toys & Games |       | **Total Cubic Capacity** |       m3 |
| N2 |       | Medical Supplies |       | Q19 |       | X’mas Decorations |       |
| N3 |       | Perfume / Aftershave |       | Q20 |       | Golf Clubs |       | @USD 2,750 per m3 |       |
| N4 |       | Rugs / Toilet Covers |       |  |  |
| N5 |       | Towels |       | R | 17. OTHER ITEMS | VALUE |  | Plus the total of any items valued in excess of USD 1,500 as listed on this inventory: |       |
| N6 |       | Laundry Basket |       | R1 |       |       |       |
| N7 |       | Razors |       | R2 |       |       |       | **Household Goods Total** |       |
| N8 |       | Hair Dryer |       | R3 |       |       |       |
| N9 |       | Cabinet / Shelves |       | R4 |       |       |       | **Automobile** |       |
| N10 |       | Mirrors |       | R5 |       |       |       |
| N11 |       |       |       | R6 |       |       |       | **Moving Costs** |       |
| N12 |       |       |       | R7 |       |       |       |
| N13 |       |       |       | R8 |       |       |       | **Total Sum Insured:** |       |
| N14 |       |       |       | R9 |       |       |       |
| N15 |       |       |       | R10 |       |       |       |
|  |  |  |  |  |
| **Accompanied Luggage (i.e. carried by yourself)** | Noted: Up to the maximum per person or total maximum per family or group as specified by the programme. |
| No. of persons in group : |       | Value of luggage to be insured : |       | Details of Journey Date:       |
| From: To:       How:       |
|  | **Total Sum Insured:** |       |

I declare that I have disclosed all material facts and understand that failure to do so could render the insurance void. I declare that the Total Sum Insured stated above are the full value of the goods at destination. I confirm that I have declared all items that I wish to insure with all details requested. I have read the Terms and Conditions and understand that these shall form the basis of the proposed contract between me and the Insurers.

Signature:       Date:

**Did you state the currency ! Please check above.**

**TERMS AND CONDITIONS**

(Subject to the Provisions of Dutch Bourse Cargo Policy 2006)

|  |  |  |
| --- | --- | --- |
| **PROPERTY COVERED**Household Goods and Personal Effects, Antiques, Fine Arts, Automobiles, Boats, Motorcycles, Campers and Trailers as declared and valued on this and supporting Documents.**COVERAGE:**1) Comprehensive – Professionally packedAll Risks of physical loss or damage subject to the version of the Dutch Bourse Cargo Policy 2006 including the G13 All Risks Clause or the version current at the time of commencement of transit.For the purpose of general average contribution and salvage charges recoverable hereunder, the effects insured shall be deemed to be insured for their full contributory value.2) Owner Packed Goods – As above but excluding breakage, scratching, denting, chipping, staining and tearing of owner packed effects unless directly caused by fire, stranding, sinking or collision of the vessel or collision or overturn of transporting land conveyance. Also excluding claims for missing items of owner packed cartons of packages unless an itemized valued list of contents of each carton or package is supplied by the owner prior to commencement of transit.**GOODS MOVED BY HARMONY RELOCATION NETWORK:**Subject to a few exceptions (see below) Loss will be compensated for on the basis of `new for old` provided that all items have been insured for the full replacement value at destination.* Damage will be compensated for on the basis of reasonable repair costs, at the Insurers discretion, not to exceed the item’s replacement value, provided the item has been insured for the full replacement value at destination. The insurers will retain the right to settle damage where it is agreed that the repairs have not been able to return the item to its pre damage condition by offering a "loss of Appearance" contribution. This payment is subject to underwriters’ discretion and authority and shall not exceed 20% of the declared value of the item or replacement value of the item where no itemized inventory is available.
* Antiques and fine arts, automobiles, campers, boats, motorcycles and trailers must be valued at their replacement cost at destination taking into account costs of duties, shipping and carriage charges.
* In the case of loss and/or damage to clothing, a reasonable amount will be deducted for normal wear and tear.
* Damage to motor vehicles is compensated on the basis of a repair cost not exceeding the vehicle’s current value.

**ACCOMPANIED LUGGAGE (ie. carried by yourself)*** Loss and/or damage will be compensated on the basis of replacement value less a reasonable amount for normal wear and tear.
* Any loss or theft has to be immediately reported to the appropriate authority and confirmed in writing.
* Valuables and money: maximum compensation for these items is 25% of the total insured valued of the luggage and any claim will be subject to the provision that these items are not insured elsewhere. Valuables include: jewellery, watches, fur coats, photo/filming and video equipment, binoculars and musical instruments valued over USD150 (or equivalent).

**THIS INSURANCE EXCLUDES CLAIMS IN RESPECT OF:*** Cash, jewellery, watches, stamps, securities or similar valuable articles. It is recommended to carry these items yourself. Please note that including any of these items in your household goods shipment will be at your own risk. Neither HRN nor its agents can accept any responsibility.
* Consequential loss of any kind or description.
* War risks on land, atomic nuclear reactions.
* Capture, seizure, arrest, restraint or detainment (piracy excepted), and the consequences thereof or any attempt threat.
* Delay, confiscation or detention by Customs Officials or other Authorities.
* External damage to suitcases, trunks, chests, and valises, unless over packed by Harmony Relocation Network.
* Any loss and/or damage caused by/to perishable goods, acids, paints, aerosols, medicines, corrosive and offensive liquids of any description, included in the consignment.
* Depreciation arising from inadequate or substandard repairs or restoration of a damaged item.
* Loss or damage caused by scratching, denting or marring of automobiles unless the forwarder and the owner both agree and sign a “certificate of condition” or similar document stating the condition of the automobile prior to shipment, noting all defects. Non-factory installed accessories not specifically declared and valued for insurance. Goods packed in autos.
* Loss and damage resulting from a change in atmospheric conditions, Mould and or Mildew
 |  | **GENERAL CONDITIONS****1.VALUATION CLAUSE:**The household goods and personal effects insured must be valued at: Domestic & International Shipments: An amount equal to USD 2,750 per cbm. Further, the insured must provide a valued listing of all items or sets of unusual or unique nature valued over USD 1,500 per item or set: otherwise reimbursement could be limited to that amount.**2.100% CO-INSURANCE CLAUSE:**If you fail to insure for the full replacement value of goods at destination, you will only be entitled to recover from Underwriters the proportion of the loss as the declared value bears to the local value of the property you shipped.**3.DURATION OF TRANSIT CLAUSE:**Other than in respect of the War Clauses contained herein coverage attached from the time the household goods and personal effects and/or automobile and/or other approved items are being professionally packed and picked up at the residence or business location of the insured for the commencement of the transit and continues during the ordinary course of transit, including customary transhipment, if any, until the insured property is professionally delivered to the final destination. Coverage is extended to include transits to and from the premises of Cleaners, Repairers or Restorers where such transit is a direct result of loss or damage otherwise covered by this policy. If the goods are professionally unpacked coverage is extended to cover the period of professional unpacking provided this takes place within 14 days of delivery. If storage beyond the ordinary course of transit is needed, please note that this insurance continues for up to 365 days from packing date at origin and/or destination (not self-storage units) without additional charge. Underwriters agree to extend this insurance for storage beyond 365 days on a monthly basis for additional premium. This premium must be received prior to the expiration of the 365 days. In respect of the War Clauses, transits shall be covered as specified therein.**4.SUBROGATION CLAUSE:** The Underwriters shall be subrogated to the extent of their payment for losses insured hereunder to all the insured’s rights of recovery against any person or organization, except the freight forwarder or mover who issued this document.**5. OTHER INSURANCE:**This insurance does not cover to the extent of any other insurance, whether prior or subsequent hereto in date and by whomsoever effected, directly or indirectly covering the same property and the Underwriters shall be liable for loss or damage only for the excess value beyond the amount due from such other insurance.**6. Underwriters shall be entitled** at their option to repair or replace any article lost or damaged (whether wholly or in part) or to pay cash not exceeding the insured value thereof. Underwriters may require proof of ownership and/or value of any items claimed missing.**7.CLAIMS NOTIFICATION**:In the event of loss or damage which may give rise to a claim under the insurance, immediate notice must be given in writing to Underwriters representatives. It is a condition precedent to Underwriters liability under this insurance that full details of any losses and/or damages incurred must be notified within 30 days after delivery or 30 days after scheduled delivery in the event of non-delivery, presentation of claim in its entirety after notice will be in a timely fashion not to exceed 60 days from the date of such notice.**8. If a deductible is applicable** then the sum stated shall be deducted from any adjusted claim for loss or damage.**FINAL PROVISIONS:**All the laws and/or provisions, to the extent not mandatory, which conflict with the contents of this policy, are hereby explicitly renunciated.In the event of any doubt on the interpretation of any conflicting policy terms, clauses, provisions etc., the most extensive description or cover shall be applicable for the assured.In the event of any discrepancy between the wording of these conditions and the ‘SC 9901 supplementary terms for the Dutch Bourse Cargo Policy 2006’ filed with the broker SAA Overvliet Assurantiemakelaars in Rotterdam on 1st January 2006, the provisions of the latter shall prevail exclusively.These terms have been translated from the original Dutch. In the event of any discrepancy between the wording of these terms and the original Dutch text, the provisions of the latter shall prevail. The text of the original terms shall be sent on request. |

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